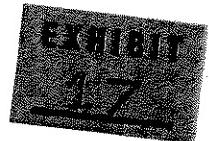




May 30, 2007

Via Federal Express



Charles J. Roedersheimer, Esq.
Thompson and DeVeny Co., L.P.A.
1340 Woodman Drive
Dayton, Ohio 45432

Re: **Borrowers:** Christopher Mullins and Lisa Mullins
Ameriquest Loan Number Ending In: xxxxxx6385
Property Address: 6828 Torrington Drive
Franklin, Ohio 45005

Dear Mr. Roedersheimer:

This letter is in response to your correspondence dated May 1, 2007, which purports to rescind the loan referenced above on the basis that Ameriquest Mortgage Company ("Ameriquest") did not comply with the Truth in Lending Act and wherein your clients allege that the appraisal conducted was a "substantial overstatement of [the] appraised value."

Please find attached our previous response to your rescission demand dated May 11, 2007 wherein we respectfully declined your demand for rescission of the loan.

The appraisal in question was conducted on December 6, 2004 by an independent third party appraiser, Ferdie Murphy, Jr. with Castlebrook Appraisals. It was his opinion that the estimated market value of the property was valued at \$170,000. Based on the estimated value of \$170,000, Ameriquest provided your clients with a loan amount of \$151,000 that enabled them to payoff their existing first and second mortgages with Saxon Mortgage Services of \$109,492.79 and \$27,506.35, respectively and receive cash proceeds of \$5,919.36.

Please note that Ameriquest relies on an independent third party appraiser to conduct appraisals on properties to be used as collateral for mortgage loans. Ameriquest does not condone or knowingly allow inflated appraisal values for the purpose of securing a loan. Such a practice is detrimental to a lender, as this would increase the risk by under-collateralizing the loan. When Ameriquest approved the loan for funding, we did so with the understanding that the property provided sufficient security for the Loan.

For the reasons stated above, we deny your claim, and respectfully decline your demand for rescission of this loan. We trust the above responds to your concerns.

Sincerely,

Courtney Takahashi

Courtney Takahashi
Legal Analyst II
ACC Capital Holdings

Enclosure